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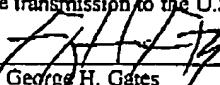
Due Date: February 21, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Paul H. Phibbs, Jr. Examiner: Andrew J. Ruby
Serial No.: 09/943,060 Group Art Unit: 3627
Filed: August 30, 2001 Docket: 9391
Title: CAPITAL ALLOCATION IN A NET INTEREST REVENUE
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on February 11, 2004.

By: 
Name: George H. Gates

AMENDMENT UNDER 37 C.F.R. §1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 21, 2003, please amend the above-identified application as follows.